



Employees' Retirement System Communicator

April 2014

No. 4

Contact Information

Employees' Retirement System

In the Milwaukee area:

414-278-4207

Toll Free:

877-652-6377

Email:

ers@milwaukeecountywi.gov

Life & Health Benefits

Phone: **414-278-4198**.

Email: [benefits](mailto:benefits@milwaukeecountywi.gov)

[@milwaukeecountywi.gov](mailto:benefits@milwaukeecountywi.gov)

Newly Retired Members

New Retirees

Darcia Behrens

Bruce Blunt

Joyce Cole

Warren Crawford

Darlene Daley

Nancy Dlouhy

Joseph Frinzi

Claude Gilmore

Daniel Gregory

Ann Hackbarth

Tony Hudson

Dorothy Huley

Barbara Hull

Brian Kaebisch

David Kurzynski

Vernoca Liefer

Kay Malone

Gail McClland

Sylvia Rodriguez

Linda Schueller

(cont'd on Page 4)

From the Desk of the ERS Manager

Dear Milwaukee County Retirees,

Happy Spring! Looks like winter may have softened its hold on us — at least I hope so. I'm now looking forward to longer days, more sunshine, walking outdoors (now that the fear of slipping on black ice is gone). Hope you are all planning to re-engage in your favorite outdoor activity!

As you are planning more excursions away from your home, please pay notice to Vivian Aikin's article on fake funeral home notices. Spring is a great time to change a habit. Heather Giza's article on smoking cessation tips is great. And finally, we all know how important it is to spend time everyday laughing. Denise McCaskill's "Staff Tips" is sure to give you a few chuckles.

As a reminder: Milwaukee County has transitioned to a new email system — Outlook. When contacting us through email, please use the format : first name.last name@milwaukeecountywi.gov. The Benefits and ERS email addresses have also changed — Please contact ERS by email at ers@milwaukeecountywi.gov and Benefits at benefits@milwaukeecountywi.gov with questions or concerns. We monitor the site frequently throughout the day and respond as quickly as possible. We are also available by phone and have both local (414-278-4207) and toll-free (877-652-6377) phone numbers.

Marian Ninneman
ERS Manager

FAKE FUNERAL EMAIL NOTICES – THE LATEST SCAM

By Vivian Aikin

As email users become savvier about spotting fraudulent messages, scammers are constantly seeking new ways to keep us from hitting "delete". The latest trick is an email convincingly disguised as a funeral notice. The Federal Trade Commission has issued an alert on this scam because it is so widespread. Scammers rely on volume, sending these emails to as many people as they can hoping that at least some will fall for it.

The scam works like this. You receive an email with the subject line "funeral notification" from what appears to be a funeral home. The message purports to be from a funeral home in Texas, but it could be from anywhere. It invites you to an upcoming "celebration of your friend's life service" taking place on a specific date and time. The email looks legit with a believable business logo, phone number and email address. After offering condolences, you are instructed to click on a link to view the invitation and more detailed information about the farewell ceremony. But instead of the funeral home's website, it sends you to a foreign domain. The scammers have placed malicious software ("malware") on a third party website that downloads to your computer.

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Malware includes viruses and spyware that gets installed on your computer without your consent. These programs can cause your device to crash. They can also be used to monitor and control your online activity and give scammers access to all the information on your computer. Criminals use malware to steal your personal information and passwords, gain access to accounts and to spam others on your list of contacts. Obviously, you must delete the email and don't click on the link.

This scam is especially cruel because it preys on our sympathies. Another victim is Eubank Funeral Home & Cremation Services, an 88 year old business located in the small town of Canton, Texas about 60 miles east of Dallas. The scam perpetrators hijacked this real funeral home's identity as part of their fraud. The Eubank funeral director has received 50 to 100 complaints a day since mid-January not only from the U.S. but as far away as Finland and South Korea. Things became so crazy that Eubank had to remove its phone number from their real website and post disclaimers and warnings instead.

To reduce your risk of downloading malware and spyware, the Federal Trade Commission recommends the following steps:

- Keep your security software updated.
- Don't click on any links or open any attachments in emails unless you are certain you know who sent it and what it is.
- Download and install software only from websites you know and trust.
- Make sure your browser security setting is high enough to detect unauthorized downloads.
- Use a pop-up blocker and don't click on any links within pop-ups.
- Resist buying software in response to unexpected pop-up messages or emails, especially ads that claim to have scanned your computer and detected malware. It's really a tactic scammers use to actually spread malware.
- Back up your data regularly.

Quit Smoking: Get Back on Track After a Slip-up

By Heather Giza

It's tough to quit smoking for good. If you slipped up and had a smoke, don't despair. You can use these tips to get back on track.

When you quit smoking, it can be discouraging to slip up and smoke a cigarette or two. Having even one cigarette puts you at risk for smoking again. But don't let a slip-up turn into a relapse. It doesn't have to derail you.

If you slipped, use these tips to get back on track:

- **Don't give up.** Learning to be a nonsmoker is like learning to ride a bike: When you fall off, get right back on.
- **Put the slip-up into context.** Just because you had a cigarette doesn't mean you're a smoker again. Anyone can make a mistake.
- **Don't make excuses.** Don't think, "I had one, I might as well finish the pack." Stop now. The goal is no smoking - not even one puff. And you can do it.
- **Give yourself credit for past success.** Remind yourself of the days, weeks or months you went

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without smoking.

- **Remember why you quit.** Focus on the positive aspects of not smoking. Recommit to quitting.
- **Learn from the experience.** What caused you to slip up? Think of ways you could have avoided smoking. Work on your coping skills so you are prepared next time you are in the same situation.
- **Get support.** Call 800-QUIT-NOW (800-784-8669) for free phone counseling. You'll talk to a trained quit coach in your state that can help you make a plan to avoid future slips.

Talk to your doctor if you need more help. He or she may be able to prescribe medicine, advise you on nicotine replacement products or suggest other tools to help you avoid relapses.

When a slip-up becomes a relapse

If you do relapse, remember that quitting smoking is a process. Most people don't achieve success on their first or second try. It often takes several attempts. Use what you learned about what works and what doesn't. Then when you're ready, you can quit again. And this might be the time you are finally able to quit for good.

Meet with a UnitedHealthCare (UHC) Representative

UHC will continue to have a representative available to assist you with understanding your Explanation of Benefits (EOB), deductibles, copays and out-of-pocket costs or other concerns you may have.

Wilson Park Senior Center 2601 W Howard Avenue		
5/14/2014	Wednesday	12:00pm - 4:00pm
8/13/2014	Wednesday	12:00pm - 4:00pm

Washington Park Senior Center 4420 W Vliet St – Meeting Room 2		
7/9/2014	Wednesday	9:00am - 12:30pm
10/8/2014	Wednesday	9:00am - 12:30pm

Clinton Rose Senior Center 3045 N MLK Dr - 1st Floor Conference Room		
6/11/2014	Wednesday	9:00am - 1:00pm
9/10/2014	Wednesday	9:00am - 1:00pm

Staff Contributions:

Denise McCaskill, Retirement Specialist

Laughter — Still the Best Medicine

Have you ever heard the quote "laughter is good for the soul?" Well it's actually good for your health as well, according to Melinda Smith, M.A., and Jeanne Segal, Ph.D. of Healthcare Organizations, laughter reduces stress, boosts your immune system, increases blood flow, lowers blood pressure and gives a workout to the diaphragm and abdomen, respiratory facial, legs, and back muscles. Laughter also improves alertness, creativity and memory.

When laughter is shared it enhances life and binds people together. Laughter can increase happiness and intimacy. It can also trigger healthy physical changes in the body. Humor and laughter strength-

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ens your immune system, boost your energy, diminish pain, and protect you from the damaging effects of stress. Best of all, this priceless medicine is fun, free, and easy to use. Laughter has physical, mental and social benefits so take the opportunity to laugh as much as you like, for laughter is the best medicine. A good laugh is just what the doctor ordered. Take a dose of this medicine and enjoy retirement with a laugh or two. I have added a few funny retirement quotes to get you started;

- When a man retires, his wife gets twice the husband but only half the income-*Chi Chi Rodriguez*
- I've been attending lots of seminars in my retirement. They're called naps-*Merri Brownworth*
- I'm retired-goodbye tension, hello pension!- *Author unknown*
- There are some who start their retirement long before they stop working- *Robert Half*
- I'm not just retiring from the job, I'm also retiring from my stress, my commute, my alarm clock, and my iron- *Hartman Jule*
- The best time to start thinking about your retirement is before the boss does-*Unknown Author*
- When you retire, you switch bosses- from the one who hired you to the one who married you-*Gene Perret*
- The trouble with retirement is that you never get a day off- *Abe Lemons*
- I enjoy waking up and not having to go to work. So I do it three to four times a day- *Gene Perret*
- In retirement, every day is Boss's Day and every day is Employee Appreciation Day-*Terri Guillemets*
http://www.helpguide.org/life/humor_laughter_health.htm

Recent Retirements continued from Page 1

*Sherrie Sherod
Robert Shibilski
Nadine Simmons*

*Delores Smith
Lisa Smith-Harris
Kathryn Spaan*

*Richard Tonkyn
Mary Wojtalewicz
Gregory Zimmer*

In Memoriam

Please keep the families of these recently deceased retirees in your thoughts:

*Francis T. Ament
June Barnes
Marshall Betz
Beatrice Blank
Neal Conley*

*Mattie Hall
Milton Helfenstein
Edwina Kalkiewicz
Violet LaFrombois
Lorraine Michaels*

*Duane Reichart
Mildred Sadler
Robert Schmitt
Shelia Vallier
Barry Yenor*